

MONTHLY OPERATING BUDGET TEMPLATE

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INCOME	AMOUNT
Wages/Net Pay	
Interest	
Dividends	
Gifts	
Other	
Other	
Other	
TOTAL MONTHLY INCOME	

EXPENSES	BUDGET AMOUNT	ACTUAL COSTS	OVERAGE/SURPLU S
LIVING EXPENSES			
Rent/Mortgage			
Property Taxes			
Repairs			
Clothing			
Other			
Other			
Other			
UTILITIES			
Gas			
Electric			
Water			
Phone			
Other			
Other			
Other			
FOOD			
Groceries			
Restaurants/Take Out			
Water			
Lunches			
Other			

Other			
Other			
FINANCES			
Credit Cards			
Student Loans			
Investments			
Savings			
Alimony/Child Support			
401k/IRA/Retirement Savings			
Other			
MEDICAL			
Insurance			
Outstanding Doctor Bills			
Check ups			
Dental visits			
Other			
Other			
Other			
ENTERTAINMENT			
Cable			
Online services			
Shows			
Vacation			
Other			
Other			
Other			
TOTAL MONTHLY EXPENSES			

TOTAL INCOME	
TOTAL MONTHLY OPERATING COSTS	
TOTAL MONTHLY OPERATING OVERAGE/SURPLUS	

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